

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|           |   |                    |                       |
|-----------|---|--------------------|-----------------------|
| Appl. No. | : | 09/992,348         | Confirmation No. 7197 |
| Applicant | : | Margaret Sue Ellis |                       |
| Filed     | : | November 21, 2001  |                       |
| TC/A.U.   | : | 3694               |                       |
| Examiner  | : | Liu, I. Jung       |                       |

Docket No. : 1366/US  
Customer No. : 20686

For: : CREDIT RISK MANAGING LOAN POOLS

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO  
OFFICE ACTION**

Sir:

In response to the final Office action dated June 23, 2008, please consider the following remarks and amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.